

WHAT IS CLAIMED IS:

1. A storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a polyurethane dispersion A, which after physical drying results in a coating having a pendulum hardness according to DIN 53 157 of >90 s; a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s; and a melamine resin C.
2. The coating composition of Claim 1 wherein polyurethane dispersions A and B have a hydroxyl group content of 0 to 1.0 wt.%, based on resin solids.
3. The coating composition of Claim 1 wherein polyurethane dispersions A and B have a hydroxyl group content of 0 – 0.5 wt.%, based on resin solids.
4. The coating composition of Claim 1 wherein the binder comprises
 - i) 20 to 90 wt.% of polyurethane dispersion A,
 - ii) 10 to 80 wt.% of polyurethane dispersion B and
 - iii) a positive amount of up to 30 wt.% of melamine resin C,wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.
5. The coating composition of Claim 2 wherein the binder comprises
 - i) 20 to 90 wt.% of polyurethane dispersion A,
 - ii) 10 to 80 wt.% of polyurethane dispersion B and
 - iii) a positive amount of up to 30 wt.% of melamine resin C,wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

6. The coating composition of Claim 3 wherein the binder comprises

- i) 20 to 90 wt.% of polyurethane dispersion A,
 - ii) 10 to 80 wt.% of polyurethane dispersion B and
 - 5 iii) a positive amount of up to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

7. The coating composition of Claim 1 wherein the binder comprises

- 10 i) 40 to 70 wt.% of polyurethane dispersion A,
 - ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

15 8. The coating composition of Claim 2 wherein the binder comprises

- i) 40 to 70 wt.% of polyurethane dispersion A,
 - ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- 20 wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

9. The coating composition of Claim 3 wherein the binder comprises

- i) 40 to 70 wt.% of polyurethane dispersion A,
 - 25 ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

10. A sandable and stone chip resistant coated substrate prepared from a storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a polyurethane dispersion A, which after physical drying results in a coating having a pendulum hardness according to DIN 53 157 of >90 s, a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s, and a highly reactive melamine resin C.
11. A process for preparing a coated substrate which comprises coating a substrate with a storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a polyurethane dispersion A, which after physical drying results in a coating having a pendulum hardness according to DIN 53 157 of >90 s, a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s, and a highly reactive melamine resin C.
12. The process of Claim 11 wherein the substrate is pretreated prior to the coating step.
13. The process of Claim 11 wherein the coating is cured at a temperature of $\leq 100^{\circ}\text{C}$.
14. The process of Claim 11 wherein the coating is cured at a temperature of 60°C to 100°C for 20 to 40 minutes.